

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHELLE MELTON

Debtor(s)

Case No. 15-05911

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2015.
- 2) The plan was confirmed on 05/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/11/2016.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,921.56
Less amount refunded to debtor	\$500.00

NET RECEIPTS: **\$1,421.56**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,333.36
Court Costs	\$0.00
Trustee Expenses & Compensation	\$53.20
Other	\$35.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,421.56**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/R Concepts	Unsecured	200.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	609.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	233.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	0.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	2,144.56	2,144.56	0.00	0.00
CCI	Unsecured	1,034.00	NA	NA	0.00	0.00
CEPAMERICA	Unsecured	580.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	4,064.08	5,714.08	5,714.08	0.00	0.00
CNAC GLENDALE HEIGHTS	Unsecured	7,671.00	NA	NA	0.00	0.00
COMCAST	Unsecured	0.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SVC	Secured	3,750.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SVC	Unsecured	1,886.00	NA	NA	0.00	0.00
DUVERA FINANCIAL	Unsecured	207.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,430.00	NA	NA	0.00	0.00
Fifth Third BANK	Unsecured	1,105.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	14,270.00	8,692.03	8,692.03	0.00	0.00
GRANT ECKHOFF	Unsecured	1,126.39	NA	NA	0.00	0.00
ISAC	Unsecured	4,401.00	5,110.36	5,110.36	0.00	0.00
JNR ADJUSTMENT CO	Unsecured	200.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,574.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	788.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	741.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	428.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	200.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	149.00	148.86	148.86	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	693.00	693.54	693.54	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT	Unsecured	543.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	NA	32,178.00	32,178.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST IL TOLLWAY AUTHORITY	Unsecured	175.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	175.00	NA	NA	0.00	0.00
TSI 980	Unsecured	359.00	NA	NA	0.00	0.00
TSI 980	Unsecured	286.00	NA	NA	0.00	0.00
TSI 980	Unsecured	284.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	3,537.00	7,139.91	7,139.91	0.00	0.00
WEISFIELD JEWELERS/STERLING	Unsecured	0.00	NA	NA	0.00	0.00
WOW INTERNET CABLE SERVICE	Unsecured	3,835.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$61,821.34	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,421.56</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,421.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/03/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.